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FROM: Jason R. Graff

PHONE: 602-382-6389

MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 09/754,465.

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NUMBER OF PAGES (Including Cover):

9

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.9900

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Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

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I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

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By:

Gunny Fitzgerald**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE****PATENT**

Inventors: W. J. Gray, et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY**RECEIVED
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Mail Stop Amendment
Commissioner for Patents
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Honorable Commissioner:

In reply to the Final Office Action mailed July 6, 2005, in which this Reply is filed within two months, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Amendments to the Specification begin on page 5 of this paper.

Remarks begin on page 6 of this paper.